



# Connections to Care

Dear Potential Connection to Care Volunteer Driver:

We are *so grateful* for your service as a volunteer driver with Connections to Care, and respectfully value your time and dedication. What you do makes an enormous impact on so many seniors in your community.

Connections to Care provides you with excess liability and accident/medical coverage. As part of the paperwork required to begin your service, we ask that you **please thoroughly review, read and sign the insurance acknowledgement form on page 3.**

As a driver for Connections to Care, **your own** automobile insurance is your primary insurance for both collision and liability. Our **excess** liability policy from CIMA Volunteers Insurance covers the following:

1. **Excess Accident Medical Coverage.** This coverage is in excess of any other medical insurance that you have in place. The Connections to Care excess accident medical coverage will pay up to \$50,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. **This coverage applies from when you leave your home, throughout your volunteer driving assignment, and until you return home again after your Connections to Care assignment is completed.**
2. **Excess Automobile Liability Insurance.** This \$500,000 coverage provides an extra layer of protection for you as a registered volunteer driver while performing your duties for Connections to Care. This insurance protects you should you injure another person or damage another person's property while driving your own primary vehicle in the course of your volunteer driving assignment for Connections to Care. **This coverage applies only during the actual volunteer assignment itself (i.e., from when you get to the passenger's residence to pick them up, to the time when you drop the passenger off after their appointment is completed).**
3. **Excess Volunteer Liability Insurance.** All Connections to Care volunteers are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate for each named organization.). It will protect you should you injure another person or damage another person's property but NOT while driving. **This coverage applies only during the actual volunteer assignment itself (i.e., from when you get to the passenger's residence to pick them up, to the time when you drop the passenger off after their appointment is completed).**

CIMA supplied this Q & A that we thought would be of interest to you:

**Q:** *“My car was damaged in an accident while I was volunteering; will Connections to Care cover my deductible for the repairs?”*

**A:** No. This coverage is for liability claims only. There is no coverage for damage to your car; your primary insurance is who you turn to for that.

**Q:** *WHEN do I file a claim?*

**A:** The CIMA volunteer insurance should be alerted as soon as a potential claim has occurred (i.e., call the Connections to Care office). The underwriters from your insurance and the underwriters from CIMA will work together to settle the claim. *Never wait to file a claim until any underlying insurance has been exhausted.*

**Q:** *HOW I file a claim?”*

**A:** First, call Connections to Care. If you have an accident claim, you will need a "proof of loss" form, which we will obtain for you. Both you and Connections to Care will complete the form and we will send it to CIMA. Submit your bills to Medicare or any other existing insurance. Once you have their "explanation of benefits" form(s), we'll send those to CIMA, along with a copy of your "proof of loss" form. For a claim against you alleging that you caused bodily injury or property damage while volunteering, contact us immediately. Provide as much detail as possible about the incident and obtain any police reports. We will then pass this information on to CIMA, along with a statement that you were volunteering at the time of the incident.

It is important to remember that you must maintain your own auto liability coverage (and collision if desired) at least equal to the state-required minimums.

**As a volunteer for Connections to Care, we ask that you provide us with an updated copy of your driver's license when it's renewed, and also a copy of your 'proof of insurance' card every time it renews (whether annually or bi-annually). You can make a copy and send it in, stop by the office, scan it and email it to us or take a picture with your phone and send it to us; whichever is easiest for you.**

If you have any questions about our insurance, or what's covered, please call us. Rest assured that we have you covered! Please sign page 3 and return it to the office as soon as possible. We want to get you started as a new Connections to Care Volunteer! **On behalf of all the seniors who will benefit from your service ~ thank you!**

Gratefully,

**Dallas Ann Tomlin**  
Executive Director



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We appreciate your assistance in helping us maintain updated insurance records, so that we can ensure that you'll be covered as a Connections to Care Volunteer!

**Please sign and date the following and return to us.**

*Thank you very much.*

Full Name (printed): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please put a  in each box.

I have received and reviewed the excess liability insurance coverage available for me as a volunteer driver for Connections to Care

I understand that my automobile insurance is my primary insurance.

I understand that it is my responsibility to provide Connections to Care with an updated copy of my insurance card every time my policy renews or if I change insurers.

I understand that it is my responsibility to provide Connections to Care with an updated copy of my Driver's license should my limitations change, or when it renews.